

## Montana State Hail Board

Tuesday December 1, 2020  
Zoom Meeting

Chairman Gary Gollehon called the meeting to order at 10:03 a.m. and welcomed everyone. Introductions were made

**Introductions-** Those in attendance were:

Gary Gollehon- Board Chair, Brady MT  
Jim Schillinger- Board Member, Circle MT  
Mari Kindberg – State Auditor’s office, Helena  
(Proxy for Matt Rosendale, Commissioner of Securities and Insurance)  
Troy Downing-Newly Appointed Commissioner of Securities and Insurance  
Ben Thomas, Department of Ag Director, Helena  
(proxy given to Christy Clark) left the meeting at 10:57am)

**Absent-** Judy Tureck- Board member, Coffee Creek MT

Walt Anseth- Section Supervisor, ADD, AGR  
Dani Jones– Hail Insurance, ADD AGR  
Andy Fjeseth- Bureau Chief, ADD, AGR  
Cindy Trimp – CSD, AGR

Eric Sommer- USDA Ag Statistics Service, Helena  
Ashley Perez – State Auditor’s office, Helena  
Solomon Frazier – Taylor Walker Associates, Utah

**Public Comment** – Chairman Gollehon asked for public comment and there was none.

**Minutes** – Minutes were presented from the December 4, 2019 meeting. Ben Thomas made the motion to accept the minutes as presented. Mari Kindberg seconded the motion, all in favor. Motion passed.

**Financial Report** – Walt Anseth reviewed the financial report and delinquencies as of October 31, 2020. Hail Policy bills are currently due as of today December 1. Policy payments have been coming into the office at a steady pace. Total Hail Policies were down from 2019, operating expenses are down from 2019 as well. Report is attached.

**Review of 2020 Season** – Walt Anseth presented the report for the end of the season along with the history summary of 10, 25 and 104 years of the program. Out of all the acres insured for the 2020 season Spring Wheat is leading the numbers and Barley acres are up. The loss rate for the 2020 year was 48%. Report is attached.

**Actuarial Report** – Solomon Frazier of Taylor Walker Associates presented their review of the program. Report is on file.

**Reinsurance** – Walt Anseth explained the process of negotiations with our insurance carrier. Walt Anseth will continue to work with the company and suggested a 70/30 split. Ben Thomas supports the steady path and gave his proxy to Christy Clark as he had to leave the meeting for a previous commitment. Gary Gollehon made the motion to give Walt permission to move forward with reinsurance and negotiations. All members were in favor. Walt will update the members on the negotiations with the reinsurance.

**Premium rate review** – Ashley Perez presented the analysis of rates done in the commissioner of insurance office. The board members may want to check into Valley county in the next two years or earlier. Gary Gollehon and Jim Schillinger agreed, no rate changes at this time. Mari Kindberg made the motion to keep the rate the same, no changes. Jim Schillinger second the motion, all in favor. Motion passed

**Appeals** – No adjusted crop appeals currently.

**Adjusters** – Adjusters stayed steady. Adjuster schedules may be adjusted for the 2021 season. Costs were down for the year, as well as adjustments.

**Public Comment** – Chairman Gollehon asked for public comment and there was none.

Jim Schillinger made the motion to adjourn the meeting. Christy Clark seconded the motion.

The meeting was adjourned at 11:08 a.m.

  
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Christy Clark, Acting Department of Agriculture Director

12/22/20  
Date

  
\_\_\_\_\_  
Walt Anseth, Section Supervisor

12-22-2020  
Date

  
\_\_\_\_\_  
Dani Jones Hail Insurance Technician

12/22/2020  
Date